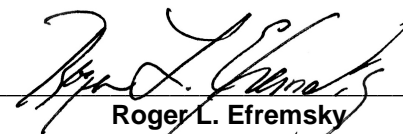




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The following constitutes
the order of the court. Signed September 19, 2011


Roger L. Efremsky
U.S. Bankruptcy Judge

Attorneys for Debtors

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 11-47773 RE

JOE MURL BAILEY and
ETTA JEAN PENN-BAILEY,
Debtors.

Chapter 13

ORDER VALUING LIEN OF MERIWEST
CREDIT UNION

On August 26, 2011, Joe Bailey and Etta Penn-Bailey (hereinafter Debtors) served a motion to value the lien of Meriwest Credit Union (hereinafter Lienholder) against the property commonly known as 2571 San Leandro Blvd., San Leandro, CA 94578, which lien was recorded in Alameda County on or about August 15, 2006 as document 2006312527 (hereinafter the Lien).

The court finds that notice of the motion upon Lienholder was proper. Lienholder having failed to file timely opposition to Debtors' motion, the court hereby orders as follows:

(1) For purposes of Debtors' chapter 13 plan only, the Lien is valued at zero, Lienholder does not have a secured claim, and the Lien

1 may not be enforced, pursuant to 11 U.S.C. §§ 506, 1322 (b)(2) and
2 1327.

3 (2) This order shall become part of Debtors' confirmed chapter 13
4 plan.

5 (3) Upon entry of a discharge in Debtors' chapter 13 case, the
6 Lien shall be voided for all purposes, and upon application by
7 Debtors, the court will enter an appropriate form of judgment voiding
8 the Lien.

9 (4) If Debtors' chapter 13 case is dismissed or converted to one
10 under another chapter before Debtors obtain a discharge, this order
11 shall cease to be effective and the Lien shall be retained to the
12 extent recognized by applicable nonbankruptcy law, and upon
13 application by the Lienholder, the court will enter an appropriate
14 form of order restoring the Lien.

15 (5) Except as provided by separate, subsequent order of this
16 court, the Lien may not be enforced so long as this order remains in
17 effect.

18 *** END OF ORDER ***
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COURT SERVICE LIST

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1 Attn: Joseph Chun
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